

BENDETT & McHUGH

ATTORNEYS AT LAW

October 3, 2018

William York
335 Brown Road
Durham, ME 04222

RE: 335 Brown Road, Durham, Maine

Dear Sir/Madam:

This firm serves as legal counsel to Wilmington Savings Fund Society, FSB, D/B/A Christiana Trust as Owner Trustee of the Residential Credit Opportunities Trust V, the mortgagee ("Mortgagee") for the mortgage from Wayne F. York, Dorothy M. York and William York to Mortgage Electronic Registration Systems, Inc. as nominee for The Mortgage Office (the "Mortgage"), encumbering certain real property and improvements thereon located at 335 Brown Road, Durham, Maine (the "Property") which secures a certain promissory note (the "Note"; together with the Mortgage and all other documents executed in connection therewith, the "Loan Documents") of the same date.

Please be advised that the Note is in default for breach of the conditions contained in the Loan Documents, including without limitation the failure to make monthly payments due under the Note.

As of October 3, 2018, the full amount past due is \$46,468.80 (the "Cure Amount"). Pursuant to 14 M.R.S.A. § 6111, the Loan Documents, and/or the Maine Consumer Credit Code, you have a right to cure the default by paying the full Cure Amount on or before November 10, 2018 (the "Cure Date").

Please be advised only certified funds will be accepted. Please make the check payable to: AIMP Management, the servicer of the Mortgage and mail your payment to:

Bendett & McHugh
270 Farmington, Ave., Suite 151
Farmington, CT 06032
ATTN: Rebecca Rollo

An itemization of the Cure Amount, including amounts of past due principal and interest, as well as fees, costs, and all charges required to cure the default is attached to this letter. The total amount needed to cure the default pursuant to this letter does not include any amounts that become due after the date of this letter. However, this will not change the amount needed to cure the default pursuant to this letter. If the default is not cured by the Cure Date, the balance of the Note may be deemed accelerated without further demand, and the Mortgagee or its successor or assignee (together, the "Lender") may proceed with foreclosure of the Mortgage. The Lender may also be entitled to all reasonable costs, expenses and fees incurred by the Lender in pursuing its remedies including, but not limited to, reasonable attorney's fees.

As of October 3, 2018, the Mortgage secures the amount of \$353,170.19.

Notwithstanding any acceleration, pursuant to the terms of the Mortgage and/or applicable law, at any time before a judgment enters enforcing the Mortgage, you may have the opportunity to reinstate the mortgage loan by paying all sums which would then be due under the Mortgage had no acceleration occurred, including reasonable attorneys' fees and other costs of proceedings which have been incurred as of the date of such payment, and by complying with any reasonable requests of the Lender in connection with protection of its security interest in the Property, as set forth in the Mortgage. If you meet the conditions required to reinstate prior to the deadline established by applicable law and/or the loan documents, you will have the right to have the enforcement of the Mortgage discontinued, and to have the Note and Mortgage remain fully effective as if immediate payment in full had never been required.

You may have options available other than foreclosure. You may discuss available options with the Lender, its servicer if applicable, or a counselor approved by the United States Department of Housing and Urban Development ("HUD") (see attached list of agencies approved by HUD to assist mortgagors in the State to avoid foreclosure). Additional information may be found at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=me>. You are encouraged to explore available options prior to the Cure Date.

The contact information for an individual representing the lender that may modify the loan is: AMIP Management, LLC, 3020 Old Ranch Parkway, Suite 180, Seal Beach, CA 90740, Ron McMahan, PH: 562-735-6554 (direct), Fax: 562-594-4591

Also, you may assert through court action the nonexistence of a default or any other defense you may have to acceleration and sale of the property. If a court action for foreclosure is commenced, you also have a right to assert those claims or defenses in response to that action. Where mediation is available under state law (14 M.R.S.A. §6321-A), you may request mediation to explore options for avoiding foreclosure judgment.

NOTICE:

THE LAW FIRM OF BENDETT AND MCHUGH, PC IS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY WHICH DISCHARGED THIS DEBT, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY.

Very truly yours,

Carly J. Traub, Esq.

Carly J. Traub, Esq.

SENT VIA FIRST CLASS CERTIFICATED, POSTAGE PREPAID

Itemization of Cure Amount October 3, 2018

Principal & Interest Payments 33 Payments @ \$1,357.92	\$44,811.36
Prior Servicer Escrow Advance	\$266.44
Attorney's Fees	\$1,391.00
Total arrearage	\$46,468.80

This listing is current as of 10/01/2018.

Agencies located in MAINE

Agency Name: MAINE STATE HOUSING AUTHORITY

Phone: 207-626-4670

Toll Free: 800-452-4668

Fax: 207-626-4678

Email: dkjohnson@mainehousing.org

Address: 353 Water Street

AUGUSTA, Maine 04330-4665

Counseling Services: - Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation:

Website: www.mainehousing.org

Agency ID: 81227

Agency Name: MAINE STATE HOUSING AUTHORITY

Phone: 207-626-4670

Toll Free:

Fax:

Email: dkjohnson@mainehousing.org

Address: 353 Water St

Augusta, Maine 04330-6113

Counseling Services: - Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation: MAINE STATE HOUSING AUTHORITY

Website: http://www.mainehousing.org

Agency ID: 84456

Agency Name: PENQUIS COMMUNITY ACTION PROGRAM

Phone: 207-974-2403

Toll Free: 888-424-0151

Fax: 207-973-3699

Email: hmassow@penquis.org

Address: 262 Harlow Street

BANGOR, Maine 04401-4952

Counseling Services: - Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA

Website: http://www.penquis.org

Agency ID: 81649

Agency Name: MIDCOAST MAINE COMMUNITY ACTION

Phone: 207-442-7963

Toll Free: 800-221-2221

Fax: 207-443-7447

Email: candice.carpenter@mmcacorp.org

Address: 34 Wing Farm Pkwy

Bath, Maine 04530-1515

Counseling Services: - Financial Management/Budget Counseling
- Rental Housing Counseling
- Services for Homeless Counseling

Languages: - English

- Spanish

Affiliation:

Website: http://www.midcoastmainecommunityaction.org

Agency ID: 80502

Agency Name: WALDO COMMUNITY ACTION PARTNERS

Phone: 207-338-6809

Toll Free:

Fax:

Email: N/A

Address: 9 Field St Ste 201

Belfast, Maine 04915-6661

Counseling Services:

- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Resolving/Preventing Mortgage Delinquency Workshops
- Services for Homeless Counseling

Languages: - English
- French
- German

Affiliation: MAINE STATE HOUSING AUTHORITY
Website: <http://waldocap.org>
Agency ID: 90310

Agency Name: COASTAL ENTERPRISES, INCORPORATED
Phone: 207-504-5900
Toll Free: 877-340-2649
Fax:

Email: jason.thomas@ceimaine.org

Address: 30 Federal Street
Suite 100

BRUNSWICK, Maine 04011-1510

- Counseling Services:**
- Fair Housing Pre-Purchase Education Workshops
 - Financial Management/Budget Counseling
 - Home Improvement and Rehabilitation Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Predatory Lending Education Workshops
 - Rental Housing Counseling
 - Reverse Mortgage Counseling
 - Services for Homeless Counseling

Languages: - English
- Spanish

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
Website: <http://www.ceimaine.org>
Agency ID: 80985

Agency Name: FOUR DIRECTIONS DEVELOPMENT CORPORATION
Phone: 207-866-6546

Toll Free:

Fax: 207-866-6553

Email: snickerson@fourdirectionsmaine.org

Address: 20 Godfrey Drive

ORONO, Maine 04473-3610

- Counseling Services:**
- Financial Management/Budget Counseling
 - Financial, Budgeting, and Credit Workshops
 - Home Improvement and Rehabilitation Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation: MAINE STATE HOUSING AUTHORITY
Website: www.fourdirectionsmaine.org
Agency ID: 83879

Agency Name: AVESTA HOUSING DEVELOPMENT CORPORATION
Phone: 207-553-7780-3347

Toll Free: 800-339-6516

Fax: 207-553-7778

Email: ndigeronimo@avestahousing.org

Address: 307 Cumberland Avenue

PORTLAND, Maine 04101-4920

- Counseling Services:**
- Financial Management/Budget Counseling
 - Home Improvement and Rehabilitation Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Rental Housing Counseling
 - Rental Housing Workshops

Languages: - English

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

Website: www.avestahousing.org
 Agency ID: 81144

Agency Name: MONEY MANAGEMENT INTERNATIONAL - SOUTH PORTLAND

Phone: 866-232-9080

Toll Free: 866-232-9080

Fax: 866-921-5129

Email: counselinginfo@moneymanagement.org

Address: 477 Congress St

5th Floor

PORTLAND, Maine 04101-3427

Counseling Services:

- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling

Languages:

- English
- Spanish

Affiliation: MONEY MANAGEMENT INTERNATIONAL INC.

Website: <http://www.moneymanagement.org>

Agency ID: 82632

Agency Name: PINE TREE LEGAL ASSISTANCE, INCORPORATED

Phone: 207-774-8211

Toll Free:

Fax: 207-828-2300

Email: nheald@ptla.org

Address: 88 Federal St

PO Box 547

PORTLAND, Maine 04101-4205

Counseling Services:

- Fair Housing Pre-Purchase Education Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Services for Homeless Counseling

Languages:

- Arabic
- ASL
- Cambodian
- Cantonese
- Chinese Mandarin
- Creole
- Czech
- English
- Farsi
- French
- Hindi
- Hmong
- Indonesian
- Korean
- Polish
- Portuguese
- Russian
- Spanish
- Swahili
- Turkish
- Ukrainian
- Vietnamese

Affiliation:

Website: <http://www.ptla.org>

Agency ID: 80635

Agency Name: PROSPERITY ME FKA COMMUNITY FINANCIAL LITERACY

Phone: 207-797-7890

Toll Free:

Fax:

Email: crwaganje@prosperityme.org

Address: 309 Cumberland Ave Ste 202

Portland, Maine 04101-4982

Counseling Services:

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

- Rental Housing Counseling
Languages: - English
 - French
 - Other
 - Swahili
Affiliation: MAINE STATE HOUSING AUTHORITY
Website: <http://cflme.org/>
Agency ID: 80649

Agency Name: AROOSTOOK COUNTY ACTION PROGRAM, INC.
Phone: 207-764-3721
Toll Free:
Fax:
Email: N/A
Address: 771 Main St
 Presque Isle, Maine 04769-2201
Counseling Services: - Mortgage Delinquency and Default Resolution Counseling
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
Languages: - English
Affiliation: MAINE STATE HOUSING AUTHORITY
Website: <http://www.acap-me.org>
Agency ID: 83641

Agency Name: YORK COUNTY COMMUNITY ACTION AGENCY
Phone: 207-459-2903
Toll Free:
Fax: 207-490-5026
Email: Meaghan.Arzberger@yccac.org
Address: 6 Spruce Street
 SANFORD, Maine 04073-2917
Counseling Services: - Fair Housing Pre-Purchase Education Workshops
 - Financial Management/Budget Counseling
 - Home Improvement and Rehabilitation Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Predatory Lending Education Workshops
 - Rental Housing Counseling
 - Services for Homeless Counseling
Languages: - English
Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
Website: <http://www.yccac.org>
Agency ID: 81150

Agency Name: COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE
Phone: 207-333-6419
Toll Free:
Fax: 207-795-4069
Email: homequest@community-concepts.org
Address: 17 Market Square
 SOUTH PARIS, Maine 04281-1533
Counseling Services: - Fair Housing Pre-Purchase Education Workshops
 - Financial Management/Budget Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Predatory Lending Education Workshops
 - Rental Housing Counseling
Languages: - English
Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
Website: www.community-concepts.org
Agency ID: 81580

Agency Name: KENNEBEC VALLEY COMMUNITY ACTION PROGRAM
Phone: 800-542-8227
Toll Free:
Fax:
Email: N/A
Address: 97 Water St
 Waterville, Maine 04901-6339
Counseling Services: - Financial Management/Budget Counseling
 - Mortgage Delinquency and Default Resolution Counseling

- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA

Website: <http://www.kvcap.org>

Agency ID: 81685

B E N D E T T & M c H U G H
A T T O R N E Y S A T L A W

October 3, 2018

Dorothy M. York
335 Brown Road
Durham, ME 04222

RE: 335 Brown Road, Durham, Maine

Dear Sir/Madam:

This firm serves as legal counsel to Wilmington Savings Fund Society, FSB, D/B/A Christiana Trust as Owner Trustee of the Residential Credit Opportunities Trust V, the mortgagee ("Mortgagee") for the mortgage from Wayne F. York, Dorothy M. York and William York to Mortgage Electronic Registration Systems, Inc. as nominee for The Mortgage Office (the "Mortgage"), encumbering certain real property and improvements thereon located at 335 Brown Road, Durham, Maine (the "Property") which secures a certain promissory note (the "Note"; together with the Mortgage and all other documents executed in connection therewith, the "Loan Documents") of the same date.

Please be advised that the Note is in default for breach of the conditions contained in the Loan Documents, including without limitation the failure to make monthly payments due under the Note.

As of October 3, 2018, the full amount past due is \$46,468.80 (the "Cure Amount"). Pursuant to 14 M.R.S.A. § 6111, the Loan Documents, and/or the Maine Consumer Credit Code, you have a right to cure the default by paying the full Cure Amount on or before November 10, 2018 (the "Cure Date"). **Please be advised only certified funds will be accepted.** Please make the check payable to AIMP Management, the servicer of the Mortgage and mail your payment to:

Bendett & McHugh
270 Farmington, Ave., Suite 151
Farmington, CT 06032
ATTN: Rebecca Rollo

An itemization of the Cure Amount, including amounts of past due principal and interest, as well as fees, costs, and all charges required to cure the default is attached to this letter. The total amount needed to cure the default pursuant to this letter does not include any amounts that become due after the date of this letter. However, this will not change the amount needed to cure the default pursuant to this letter. If the default is not cured by the Cure Date, the balance of the Note may be deemed accelerated without further demand, and the Mortgagee or its successor or assignee (together, the "Lender") may proceed with foreclosure of the Mortgage. The Lender may also be entitled to all reasonable costs, expenses and fees incurred by the Lender in pursuing its remedies including, but not limited to, reasonable attorney's fees.

As of October 3, 2018, the Mortgage secures the amount of \$353,170.19.

Notwithstanding any acceleration, pursuant to the terms of the Mortgage and/or applicable law, at any time before a judgment enters enforcing the Mortgage, you may have the opportunity to reinstate the mortgage loan by paying all sums which would then be due under the Mortgage had no acceleration occurred, including reasonable attorneys' fees and other costs of proceedings which have been incurred as of the date of such payment, and by complying with any reasonable requests of the Lender in connection with protection of its security interest in the Property, as set forth in the Mortgage. If you meet the conditions required to reinstate prior to the deadline established by applicable law and/or the loan documents, you will have the right to have the enforcement of the Mortgage discontinued, and to have the Note and Mortgage remain fully effective as if immediate payment in full had never been required.

You may have options available other than foreclosure. You may discuss available options with the Lender, its servicer if applicable, or a counselor approved by the United States Department of Housing and Urban Development ("HUD") (see attached list of agencies approved by HUD to assist mortgagors in the State to avoid foreclosure). Additional information may be found at <http://www.hud.gov/offices/hsp/sfh/hcc/hcs.cfm?webListAction=search&searchstate=me>. You are encouraged to explore available options prior to the Cure Date.

The contact information for an individual representing the lender that may modify the loan is: AMIP Management, LLC, 3020 Old Ranch Parkway, Suite 180, Seal Beach, CA 90740, Ron McMahan, PH: 562-735-6554 (direct), Fax: 562-594-4591

Also, you may assert through court action the nonexistence of a default or any other defense you may have to acceleration and sale of the property. If a court action for foreclosure is commenced, you also have a right to assert those claims or defenses in response to that action. Where mediation is available under state law (14 M.R.S.A. §6321-A), you may request mediation to explore options for avoiding foreclosure judgment.

NOTICE:

THE LAW FIRM OF BENDETT AND MCHUGH, PC IS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY WHICH DISCHARGED THIS DEBT, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY.

Very truly yours,

Carly J. Traub, Esq.

Carly J. Traub, Esq.

SENT VIA FIRST CLASS CERTIFICATED, POSTAGE PREPAID

Itemization of Cure Amount October 3, 2018

Principal & Interest Payments	\$44,811.36
33 Payments @ \$1,357.92	

Prior Servicer Escrow Advance	\$266.44
-------------------------------	----------

Attorney's Fees	\$1,391.00
-----------------	------------

Total arrearage	\$46,468.80
-----------------	-------------

This listing is current as of 10/01/2018.

Agencies located in MAINE

Agency Name: MAINE STATE HOUSING AUTHORITY

Phone: 207-626-4670

Toll Free: 800-452-4668

Fax: 207-626-4678

Email: dkjohnson@mainehousing.org

Address: 353 Water Street

AUGUSTA, Maine 04330-4665

Counseling Services: - Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation:

Website: www.mainehousing.org

Agency ID: 81227

Agency Name: MAINE STATE HOUSING AUTHORITY

Phone: 207-626-4670

Toll Free:

Fax:

Email: dkjohnson@mainehousing.org

Address: 353 Water St

Augusta, Maine 04330-6113

Counseling Services: - Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation: MAINE STATE HOUSING AUTHORITY

Website: http://www.mainehousing.org

Agency ID: 84456

Agency Name: PENQUIS COMMUNITY ACTION PROGRAM

Phone: 207-974-2403

Toll Free: 888-424-0151

Fax: 207-973-3699

Email: hmassow@penquis.org

Address: 262 Harlow Street

BANGOR, Maine 04401-4952

Counseling Services: - Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA

Website: http://www.penquis.org

Agency ID: 81649

Agency Name: MIDCOAST MAINE COMMUNITY ACTION

Phone: 207-442-7963

Toll Free: 800-221-2221

Fax: 207-443-7447

Email: candice.carpenter@mmcacorp.org

Address: 34 Wing Farm Pkwy

Bath, Maine 04530-1515

Counseling Services: - Financial Management/Budget Counseling
- Rental Housing Counseling
- Services for Homeless Counseling

Languages: - English
- Spanish

Affiliation:

Website: http://www.midcoastmainecommunityaction.org

Agency ID: 80502

Agency Name: WALDO COMMUNITY ACTION PARTNERS

Phone: 207-338-6809

Toll Free:

Fax:

Email: N/A

Address: 9 Field St Ste 201

Belfast, Maine 04915-6661

Counseling Services:

- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Resolving/Preventing Mortgage Delinquency Workshops
- Services for Homeless Counseling

Languages: - English
- French
- German

Affiliation: MAINE STATE HOUSING AUTHORITY

Website: <http://waldocap.org>

Agency ID: 90310

Agency Name: COASTAL ENTERPRISES, INCORPORATED

Phone: 207-504-5900

Toll Free: 877-340-2649

Fax:

Email: jason.thomas@ceimaine.org

Address: 30 Federal Street

Suite 100

BRUNSWICK, Maine 04011-1510

- Counseling Services:**
- Fair Housing Pre-Purchase Education Workshops
 - Financial Management/Budget Counseling
 - Home Improvement and Rehabilitation Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Predatory Lending Education Workshops
 - Rental Housing Counseling
 - Reverse Mortgage Counseling
 - Services for Homeless Counseling

Languages: - English
- Spanish

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

Website: <http://www.ceimaine.org>

Agency ID: 80985

Agency Name: FOUR DIRECTIONS DEVELOPMENT CORPORATION

Phone: 207-866-6546

Toll Free:

Fax: 207-866-6553

Email: snickerson@fourdirectionsmaine.org

Address: 20 Godfrey Drive

ORONO, Maine 04473-3610

- Counseling Services:**
- Financial Management/Budget Counseling
 - Financial, Budgeting, and Credit Workshops
 - Home Improvement and Rehabilitation Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation: MAINE STATE HOUSING AUTHORITY

Website: www.fourdirectionsmaine.org

Agency ID: 83879

Agency Name: AVESTA HOUSING DEVELOPMENT CORPORATION

Phone: 207-553-7780-3347

Toll Free: 800-339-6516

Fax: 207-553-7778

Email: ndigeronimo@avestahousing.org

Address: 307 Cumberland Avenue

PORTLAND, Maine 04101-4920

- Counseling Services:**
- Financial Management/Budget Counseling
 - Home Improvement and Rehabilitation Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Rental Housing Counseling
 - Rental Housing Workshops

Languages: - English

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

Website: www.avestahousing.org
 Agency ID: 81144

Agency Name: MONEY MANAGEMENT INTERNATIONAL - SOUTH PORTLAND

Phone: 866-232-9080

Toll Free: 866-232-9080

Fax: 866-921-5129

Email: counselinginfo@moneymanagement.org

Address: 477 Congress St

5th Floor

PORTLAND, Maine 04101-3427

Counseling Services:

- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling

Languages:

- English
- Spanish

Affiliation: MONEY MANAGEMENT INTERNATIONAL INC.

Website: <http://www.moneymanagement.org>

Agency ID: 82632

Agency Name: PINE TREE LEGAL ASSISTANCE, INCORPORATED

Phone: 207-774-8211

Toll Free:

Fax: 207-828-2300

Email: nheald@ptla.org

Address: 88 Federal St

PO Box 547

PORTLAND, Maine 04101-4205

Counseling Services:

- Fair Housing Pre-Purchase Education Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Services for Homeless Counseling

Languages:

- Arabic
- ASL
- Cambodian
- Cantonese
- Chinese Mandarin
- Creole
- Czech
- English
- Farsi
- French
- Hindi
- Hmong
- Indonesian
- Korean
- Polish
- Portuguese
- Russian
- Spanish
- Swahili
- Turkish
- Ukrainian
- Vietnamese

Affiliation:

Website: <http://www.ptla.org>

Agency ID: 80635

Agency Name: PROSPERITY ME FKA COMMUNITY FINANCIAL LITERACY

Phone: 207-797-7890

Toll Free:

Fax:

Email: crwaganje@prosperityme.org

Address: 309 Cumberland Ave Ste 202

Portland, Maine 04101-4982

Counseling Services:

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - Rental Housing Counseling
 - English
 - French
 - Other
 - Swahili
 Affiliation: MAINE STATE HOUSING AUTHORITY
 Website: <http://cflme.org/>
 Agency ID: 80649

Agency Name: AROOSTOOK COUNTY ACTION PROGRAM, INC.
 Phone: 207-764-3721
 Toll Free:
 Fax:
 Email: N/A
 Address: 771 Main St
 Presque Isle, Maine 04769-2201
 Counseling Services: - Mortgage Delinquency and Default Resolution Counseling
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 Languages: - English
 Affiliation: MAINE STATE HOUSING AUTHORITY
 Website: <http://www.acap-me.org>
 Agency ID: 83641

Agency Name: YORK COUNTY COMMUNITY ACTION AGENCY
 Phone: 207-459-2903
 Toll Free:
 Fax: 207-490-5026
 Email: Meaghan.Arzberger@yccac.org
 Address: 6 Spruce Street
 SANFORD, Maine 04073-2917
 Counseling Services: - Fair Housing Pre-Purchase Education Workshops
 - Financial Management/Budget Counseling
 - Home Improvement and Rehabilitation Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Predatory Lending Education Workshops
 - Rental Housing Counseling
 - Services for Homeless Counseling
 Languages: - English
 Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
 Website: <http://www.yccac.org>
 Agency ID: 81150

Agency Name: COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE
 Phone: 207-333-6419
 Toll Free:
 Fax: 207-795-4069
 Email: homequest@community-concepts.org
 Address: 17 Market Square
 SOUTH PARIS, Maine 04281-1533
 Counseling Services: - Fair Housing Pre-Purchase Education Workshops
 - Financial Management/Budget Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Predatory Lending Education Workshops
 - Rental Housing Counseling
 Languages: - English
 Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
 Website: www.community-concepts.org
 Agency ID: 81580

Agency Name: KENNEBEC VALLEY COMMUNITY ACTION PROGRAM
 Phone: 800-542-8227
 Toll Free:
 Fax:
 Email: N/A
 Address: 97 Water St
 Waterville, Maine 04901-6339
 Counseling Services: - Financial Management/Budget Counseling
 - Mortgage Delinquency and Default Resolution Counseling

- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA

Website: <http://www.kvcap.org>

Agency ID: 81685

BENDETT & McHUGH

ATTORNEYS AT LAW

October 3, 2018

Wayne F. York
335 Brown Road
Durham, ME 04222

RE: 335 Brown Road, Durham, Maine

Dear Sir/Madam:

This firm serves as legal counsel to Wilmington Savings Fund Society, FSB, D/B/A Christiana Trust as Owner Trustee of the Residential Credit Opportunities Trust V, the mortgagee ("Mortgagee") for the mortgage from Wayne F. York, Dorothy M. York and William York to Mortgage Electronic Registration Systems, Inc. as nominee for The Mortgage Office (the "Mortgage"), encumbering certain real property and improvements thereon located at 335 Brown Road, Durham, Maine (the "Property") which secures a certain promissory note (the "Note"; together with the Mortgage and all other documents executed in connection therewith, the "Loan Documents") of the same date.

Please be advised that the Note is in default for breach of the conditions contained in the Loan Documents, including without limitation the failure to make monthly payments due under the Note.

As of October 3, 2018, the full amount past due is \$46,468.80 (the "Cure Amount"). Pursuant to 14 M.R.S.A. § 6111, the Loan Documents, and/or the Maine Consumer Credit Code, you have a right to cure the default by paying the full Cure Amount on or before November 10, 2018 (the "Cure Date"). **Please be advised only certified funds will be accepted.** Please make the check payable to AIMP Management, the servicer of the Mortgage and mail your payment to:

Bendett & McHugh
270 Farmington, Ave., Suite 151
Farmington, CT 06032
ATTN: Rebecca Rollo

An itemization of the Cure Amount, including amounts of past due principal and interest, as well as fees, costs, and all charges required to cure the default is attached to this letter. The total amount needed to cure the default pursuant to this letter does not include any amounts that become due after the date of this letter. However, this will not change the amount needed to cure the default pursuant to this letter. If the default is not cured by the Cure Date, the balance of the Note may be deemed accelerated without further demand, and the Mortgagee or its successor or assignee (together, the "Lender") may proceed with foreclosure of the Mortgage. The Lender may also be entitled to all reasonable costs, expenses and fees incurred by the Lender in pursuing its remedies including, but not limited to, reasonable attorney's fees.

As of October 3, 2018, the Mortgage secures the amount of \$353,170.19.

Notwithstanding any acceleration, pursuant to the terms of the Mortgage and/or applicable law, at any time before a judgment enters enforcing the Mortgage, you may have the opportunity to reinstate the mortgage loan by paying all sums which would then be due under the Mortgage had no acceleration occurred, including reasonable attorneys' fees and other costs of proceedings which have been incurred as of the date of such payment, and by complying with any reasonable requests of the Lender in connection with protection of its security interest in the Property, as set forth in the Mortgage. If you meet the conditions required to reinstate prior to the deadline established by applicable law and/or the loan documents, you will have the right to have the enforcement of the Mortgage discontinued, and to have the Note and Mortgage remain fully effective as if immediate payment in full had never been required.

You may have options available other than foreclosure. You may discuss available options with the Lender, its servicer if applicable, or a counselor approved by the United States Department of Housing and Urban Development ("HUD") (see attached list of agencies approved by HUD to assist mortgagors in the State to avoid foreclosure). Additional information may be found at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=me>. You are encouraged to explore available options prior to the Cure Date.

The contact information for an individual representing the lender that may modify the loan is: AMIP Management, LLC, 3020 Old Ranch Parkway, Suite 180, Seal Beach, CA 90740, Ron McMahan, PH: 562-735-6554 (direct), Fax: 562-594-4591

Also, you may assert through court action the nonexistence of a default or any other defense you may have to acceleration and sale of the property. If a court action for foreclosure is commenced, you also have a right to assert those claims or defenses in response to that action. Where mediation is available under state law (14 M.R.S.A. §6321-A), you may request mediation to explore options for avoiding foreclosure judgment.

NOTICE:

THE LAW FIRM OF BENDETT AND MCHUGH, PC IS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY WHICH DISCHARGED THIS DEBT, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY.

Very truly yours,

Carly J. Traub, Esq.

Carly J. Traub, Esq.

SENT VIA FIRST CLASS CERTIFICATED, POSTAGE PREPAID

Itemization of Cure Amount October 3, 2018

Principal & Interest Payments 33 Payments @ \$1,357.92	\$44,811.36
Prior Servicer Escrow Advance	\$266.44
Attorney's Fees	\$1,391.00
Total arrearage	\$46,468.80

This listing is current as of **10/01/2018**.

Agencies located in MAINE

Agency Name: MAINE STATE HOUSING AUTHORITY Phone: 207-626-4670 Toll Free: 800-452-4668 Fax: 207-626-4678 Email: dkjohnson@mainehousing.org Address: 353 Water Street AUGUSTA, Maine 04330-4665 Counseling Services: - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops Languages: - English Affiliation: Website: www.mainehousing.org Agency ID: 81227	
Agency Name: MAINE STATE HOUSING AUTHORITY Phone: 207-626-4670 Toll Free: Fax: Email: dkjohnson@mainehousing.org Address: 353 Water St Augusta, Maine 04330-6113 Counseling Services: - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops Languages: - English Affiliation: MAINE STATE HOUSING AUTHORITY Website: http://www.mainehousing.org Agency ID: 84456	
Agency Name: PENQUIS COMMUNITY ACTION PROGRAM Phone: 207-974-2403 Toll Free: 888-424-0151 Fax: 207-973-3699 Email: hmassow@penquis.org Address: 262 Harlow Street BANGOR, Maine 04401-4952 Counseling Services: - Financial, Budgeting, and Credit Workshops - Mortgage Delinquency and Default Resolution Counseling - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops Languages: - English Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA Website: http://www.penquis.org Agency ID: 81649	
Agency Name: MIDCOAST MAINE COMMUNITY ACTION Phone: 207-442-7963 Toll Free: 800-221-2221 Fax: 207-443-7447 Email: candice.carpenter@mmcacorp.org Address: 34 Wing Farm Pkwy Bath, Maine 04530-1515 Counseling Services: - Financial Management/Budget Counseling - Rental Housing Counseling - Services for Homeless Counseling Languages: - English - Spanish Affiliation: Website: http://www.midcoastmainecommunityaction.org Agency ID: 80502	
Agency Name: WALDO COMMUNITY ACTION PARTNERS Phone: 207-338-6809 Toll Free: Fax: Email: N/A Address: 9 Field St Ste 201 Belfast, Maine 04915-6661 Counseling Services:	

Website: www.avestahousing.org
Agency ID: 81144

Agency Name: MONEY MANAGEMENT INTERNATIONAL - SOUTH PORTLAND
Phone: 866-232-9080
Toll Free: 866-232-9080
Fax: 866-921-5129
Email: counselinginfo@moneymanagement.org
Address: 477 Congress St
 5th Floor
 PORTLAND, Maine 04101-3427
Counseling Services: - Financial Management/Budget Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Rental Housing Counseling
Languages: - English
 - Spanish
Affiliation: MONEY MANAGEMENT INTERNATIONAL INC.
Website: <http://www.moneymanagement.org>
Agency ID: 82632

Agency Name: PINE TREE LEGAL ASSISTANCE, INCORPORATED
Phone: 207-774-8211
Toll Free:
Fax: 207-828-2300
Email: nheald@ptla.org
Address: 88 Federal St
 PO Box 547
 PORTLAND, Maine 04101-4205
Counseling Services: - Fair Housing Pre-Purchase Education Workshops
 - Mortgage Delinquency and Default Resolution Counseling
 - Pre-purchase Counseling
 - Predatory Lending Education Workshops
 - Rental Housing Counseling
 - Services for Homeless Counseling
Languages: - Arabic
 - ASL
 - Cambodian
 - Cantonese
 - Chinese Mandarin
 - Creole
 - Czech
 - English
 - Farsi
 - French
 - Hindi
 - Hmong
 - Indonesian
 - Korean
 - Polish
 - Portuguese
 - Russian
 - Spanish
 - Swahili
 - Turkish
 - Ukrainian
 - Vietnamese
Affiliation:
Website: <http://www.ptla.org>
Agency ID: 80635

Agency Name: PROSPERITY ME FKA COMMUNITY FINANCIAL LITERACY
Phone: 207-797-7890
Toll Free:
Fax:
Email: crwaganje@prosperityme.org
Address: 309 Cumberland Ave Ste 202
 Portland, Maine 04101-4982
Counseling Services: - Fair Housing Pre-Purchase Education Workshops
 - Financial Management/Budget Counseling
 - Financial, Budgeting, and Credit Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops

- Rental Housing Counseling
Languages: - English
 - French
 - Other
 - Swahili
Affiliation: MAINE STATE HOUSING AUTHORITY
Website: <http://cfhme.org/>
Agency ID: 80649

Agency Name: AROOSTOOK COUNTY ACTION PROGRAM, INC.
Phone: 207-764-3721
Toll Free:
Fax:
Email: N/A
Address: 771 Main St
 Presque Isle, Maine 04769-2201
Counseling Services: - Mortgage Delinquency and Default Resolution Counseling
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
Languages: - English
Affiliation: MAINE STATE HOUSING AUTHORITY
Website: <http://www.acap-me.org>
Agency ID: 83641

Agency Name: YORK COUNTY COMMUNITY ACTION AGENCY
Phone: 207-459-2903
Toll Free:
Fax: 207-490-5026
Email: Meaghan.Arzberger@yccac.org
Address: 6 Spruce Street
 SANFORD, Maine 04073-2917
Counseling Services: - Fair Housing Pre-Purchase Education Workshops
 - Financial Management/Budget Counseling
 - Home Improvement and Rehabilitation Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Predatory Lending Education Workshops
 - Rental Housing Counseling
 - Services for Homeless Counseling
Languages: - English
Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
Website: <http://www.yccac.org>
Agency ID: 81150

Agency Name: COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE
Phone: 207-333-6419
Toll Free:
Fax: 207-795-4069
Email: homequest@community-concepts.org
Address: 17 Market Square
 SOUTH PARIS, Maine 04281-1533
Counseling Services: - Fair Housing Pre-Purchase Education Workshops
 - Financial Management/Budget Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Predatory Lending Education Workshops
 - Rental Housing Counseling
Languages: - English
Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
Website: www.community-concepts.org
Agency ID: 81580

Agency Name: KENNEBEC VALLEY COMMUNITY ACTION PROGRAM
Phone: 800-542-8227
Toll Free:
Fax:
Email: N/A
Address: 97 Water St
 Waterville, Maine 04901-6339
Counseling Services: - Financial Management/Budget Counseling
 - Mortgage Delinquency and Default Resolution Counseling

- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA

Website: <http://www.kvcap.org>

Agency ID: 81685
